

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:  
SWITZER, HEATHER § Case No. 20-10552-TPA  
Debtor(s) §  
§ Chapter 7  
§ Document No.

Tamera Ochs Rothschild,  
Trustee/Attorney Pro Se Movant

V

No Respondents

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that Tamera Ochs Rothschild, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Office of Bankruptcy Clerk  
U.S. Bankruptcy Court  
U.S. Courthouse  
Room B160  
17 South Park Row  
Erie, PA 16501

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 30 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 30 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 on 12/09/2021 by Zoom Video Conference. To participate in and join a Zoom hearing, please initiate and use the following link at least 15 minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16021303488>, or alternatively, you may use the following: Meeting ID: 160 2130 3488. For questions regarding the connection, contact Judge Agresti's Staff Lawyer, Atty. Ken Wargo, at 814-464-9761.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/04/2021 By: Tamera Ochs Rothschild  
Trustee, Bar No.: 50466

Tamera Ochs Rothschild, Trustee  
318 W. Spring St.  
Titusville, PA 16354  
(814) 827-2760  
[trothschild@gmx.com](mailto:trothschild@gmx.com)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
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In re:  
SWITZER, HEATHER § Case No. 20-10552-TPA  
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§ Document No.  
§

Tamera Ochs Rothschild,  
Trustee/Attorney Pro Se Movant

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No Respondents

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 4,792.00  
*and approved disbursements of* \$ 20.83  
*leaving a balance on hand of* <sup>1</sup> \$ 4,771.17

**Balance on hand:** \$ 4,771.17

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,771.17

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Tamera Ochs Rothschild, Trustee	1,198.00	0.00	1,198.00
Trustee, Expenses - Tamera Ochs Rothschild, Trustee	17.00	0.00	17.00
Attorney for Trustee, Fees - Tamera Ochs Rothschild, Attorney Pro Se	860.00	0.00	860.00
Attorney for Trustee, Expenses - Tamera Ochs Rothschild, Attorney Pro Se	214.35	0.00	214.35

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

## Certificate of Notice Page 4 of 9

Total to be paid for chapter 7 administration expenses: \$ 2,289.35

Remaining balance: \$ 2,481.82

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,481.82

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,089.84 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	Pennsylvania Department of Revenue	1,089.84	0.00	1,089.84

Total to be paid for priority claims: \$ 1,089.84

Remaining balance: \$ 1,391.98

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 39,627.57 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Rocket Loans	4,333.86	0.00	152.24
4	Citibank, N.A.	3,878.52	0.00	136.24
5	Citibank, N.A.	1,957.81	0.00	68.77
6	NPRTO North-East, LLC	2,164.54	0.00	76.03
7	Lendmark Financial Services, LLC	2,769.57	0.00	97.29
8	Capital One Bank (USA), N.A.	7,042.23	0.00	247.37
9	Capital One Bank (USA), N.A.	3,543.79	0.00	124.48
10	Resurgent Receivables, LLC	2,908.14	0.00	102.15
11	Resurgent Receivables, LLC	4,110.09	0.00	144.37

## Certificate of Notice Page 5 of 9

12	Synchrony Bank	4,856.51	0.00	170.59
13	Quantum3 Group LLC as agent for	2,062.51	0.00	72.45

Total to be paid for timely general unsecured claims: \$ 1,391.98

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 53.20 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	Pennsylvania Department of Revenue	53.20	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/Tamera Ochs Rothschild, Trustee

Trustee, Bar No.: 50466

Tamera Ochs Rothschild, Trustee  
318 W. Spring St.  
Titusville, PA 16354  
(814) 827-2760  
trothschild@gmx.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Heather Switzer  
Debtor

Case No. 20-10552-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam

Page 1 of 3

Date Rcvd: Dec 06, 2021

Form ID: pdf900

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:

Recip ID	Recipient Name and Address
db	+ Heather Switzer, 409 - 1 Bissell Avenue, Oil City, PA 16301-1603
cr	+ Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
15278927	+ Aaronrents, 309 E Paces Ferry, Atlanta, GA 30305-2377
15278930	+ Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
15278934	+ Clarion County Community Bank, 1272 Elk St, Franklin, PA 16323, Franklin, PA 16323-1320
15278940	+ DSRM National Bank, Po Box 300, Amarillo, TX 79105-0300
15278944	Progressive Leasing, P.O. Box 413110, Salt Lake City, UT 84141-3110
15329113	+ Rocket Loans, 1274 Library Street, Detroit, MI 48226-2256
15278947	+ Rocketloans, 1001 Woodward Road, Detroit, MI 48226-1904
15278950	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15278955	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 06 2021 23:38:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15278927	+ Email/Text: bankruptcynotices@aarons.com	Dec 06 2021 23:28:00	Aaronrents, 309 E Paces Ferry, Atlanta, GA 30305-2377
15278928	+ Email/Text: ally@ebn.phinsolutions.com	Dec 06 2021 23:28:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15278930	+ Email/Text: bankruptcynotices@aarons.com	Dec 06 2021 23:28:00	Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
15331461	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 23:38:15	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15278931	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 23:38:15	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
15278932	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 23:38:15	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15278933	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 06 2021 23:28:00	Chrysler Capital, Po Box 961212, Fort Worth, TX 76161-0212
15330765	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 23:38:12	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15278935	+ Email/Text: documentfiling@lciinc.com	Dec 06 2021 23:28:00	Comcast, One Comcast Center, Philadelphia, PA 19103-2899

District/off: 0315-1

User: dkam

Page 2 of 3

Date Rcvd: Dec 06, 2021

Form ID: pdf900

Total Noticed: 41

15278936	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2021 23:28:00	Comenity Bank/Fashion Bug, Po Box 182789, Columbus, OH 43218-2789
15278937	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2021 23:28:00	Comenity Bank/Kays, Po Box 182789, Columbus, OH 43218-2789
15278938	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 06 2021 23:28:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15278939	Email/Text: mrdiscen@discover.com	Dec 06 2021 23:28:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15278941	+ Email/Text: EBNBKNOT@ford.com	Dec 06 2021 23:28:00	Ford Motor Credit Company, Pob 542000, Omaha, NE 68154-8000
15278942	+ Email/Text: BKRMailOPS@weltman.com	Dec 06 2021 23:28:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15278943	Email/Text: ktramble@lendmarkfinancial.com	Dec 06 2021 23:28:00	Lendmark Financial Services, 2118 Usher Street, Covington, GA 30014
15330870	+ Email/Text: ecfbankruptcy@progleasing.com	Dec 06 2021 23:28:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
15300230	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2021 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15278945	+ Email/Text: ecfbankruptcy@progleasing.com	Dec 06 2021 23:28:00	Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315
15330107	Email/Text: bnc-quantum@quantum3group.com	Dec 06 2021 23:28:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
15349598	Email/Text: bnc-quantum@quantum3group.com	Dec 06 2021 23:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15278946	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 06 2021 23:28:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15346978	Email/PDF: resurgentbknofications@resurgent.com	Dec 06 2021 23:38:12	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15278948	Email/Text: cathy@scratchpay.com	Dec 06 2021 23:28:00	Scratch Financial, 815 Colorado Blvd, Los Angeles, CA 90041
15278949	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 23:38:15	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15278951	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 23:38:11	Synchron Bank/JCP, Po Box 965007, Orlando, FL 32896-5007
15348937	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 23:38:18	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15279718	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 23:38:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15278952	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 23:38:18	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15278953	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 23:38:15	Synchrony Bank/Nations, Po Box 965036, Orlando, FL 32896-5036
15278954	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 23:38:15	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 32



District/off: 0315-1

User: dkam

Page 3 of 3

Date Rcvd: Dec 06, 2021

Form ID: pdf900

Total Noticed: 41

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15331070	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15278929	##+	Aqua Finance Inc, 2600 Pine Ridge Blvd, Wausau, WI 54401-7800

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Heather Switzer dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Tamera Ochs Rothschild	trothschild@gmx.com pa70@ecfcbis.com
Tamera Ochs Rothschild	on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com pa70@ecfcbis.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmil@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6